

UNITED STATES BANKRUPTCY COURT, WESTERN DISTRICT OF WISCONSIN

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**CHAPTER 13 PLAN (Individual Adjustment of Debts)**

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Original Plan

Amended Plan (Indicate 1st, 2nd, etc. Amended, if applicable)

Modified Plan (Indicate 1st, 2nd, etc. Modified, if applicable)

DEBTOR: Craig Lindquist JOINT DEBTOR: \_\_\_\_\_ CASE NO.: 20-11557  
SS#: xxx-xx- 8579 SS#: xxx-xx- \_\_\_\_\_

**I. NOTICES**

- To Debtors: Plans that do not comply with local rules and judicial rulings may not be confirmable. All plans, amended plans and modified plans shall be served upon all creditors and a certificate of service filed with the Clerk pursuant to Local Rules 3015-1, 3015-2, and 3015-3.
- To Creditors: Your rights may be affected by this plan. You must file a timely proof of claim in order to be paid. Your claim may be reduced, modified or eliminated.
- To All Parties: The plan contains no nonstandard provisions other than those set out in paragraph VIII. Debtor(s) must check one box on each line listed below in this section to state whether the plan includes any of the following:

The valuation of a secured claim, set out in Section III, which may result in a partial payment or no payment at all to the secured creditor	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not included
Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section III	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not included
Nonstandard provisions, set out in Section VIII	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not included

TO ALL PARTIES:

Unless otherwise provided for in this plan, the Trustee shall disburse payments in the following order: administrative expenses including trustee and attorney fees, secured claims, priority claims, general unsecured claims.

**II. PLAN PAYMENTS, LENGTH OF PLAN AND DEBTOR(S)' ATTORNEY'S FEE**

- A. **MONTHLY PLAN PAYMENT:** This Plan pays for the benefit of the creditors the amounts listed below, including trustee's fees beginning 30 days from the filing/conversion date. Debtor(s) will make payments by employer wage order, unless otherwise specified herein. The payments must be made for the Applicable Commitment Period, either 36 or 60 months, or for a shorter period that is sufficient to pay allowed nonpriority unsecured claims in full.

1. \$100.00 for 1 months;
2. \$1,922.00 for 59 months;
3. \$0.00 for months;
4. \$0.00 for months;
5. \$0.00 for months;
6. \$0.00 for months;
7. \$0.00 for months;

The total amount of estimated payments to the trustee: \$113,498.00

- B. **DEBTOR(S)' ATTORNEY'S FEE:**  NONE  PRO BONO

Total Fees:	\$4500.00	Total Paid:	\$1190.00	Balance Due:	\$3310.00
Payable	\$0.00	/month (Months _____ to _____)			

**III. TREATMENT OF SECURED CLAIMS**

**A. SECURED CLAIMS:**  NONE

[Retain Liens pursuant to 11 U.S.C. §1325 (a)(5)] Mortgage(s)/Lien on Real or Personal Property:

1. Creditor: City of Hurley Treasurer

Address: 405 5th Avenue N  
Hurley WI 54534-0000

Arrearage/ Payoff on Petition Date \$2,630.36

[Select Payment Type]

\$0.00 /month

Account No.: n/a

Other: Paid in full at 12% interest, pro-rata

Real Property

Principal Residence

Other Real Property

Check one below for Real Property:

Escrow is included in the regular payments

The debtor(s) will pay  taxes  insurance directly

Address of Collateral:

13 Silver Street  
Hurley, WI 54534

Personal Property/Vehicle

Description of Collateral:

2. Creditor: Otter Trail County Treasurer

Address: 570 Fir Avenue West  
Fergus Falls MN  
56537-0000

Arrearage/ Payoff on Petition Date \$758.00

[Select Payment Type]

\$0.00 /month

Account No.: n/a

Other: Paid in full at 12% interest, pro-rata

Real Property

Principal Residence

Other Real Property

Check one below for Real Property:

Escrow is included in the regular payments

The debtor(s) will pay  taxes  insurance directly

Address of Collateral:

54273 310th St.  
Deer Creek, MN 56527

Personal Property/Vehicle

Description of Collateral:

3. Creditor: Wadena State Bank

Address: PO Box 191  
Wadena MN 56482

Arrearage/ Payoff on Petition Date \$0/\$123,871.65

Regular Payment (Direct)

\$1,162.53 /month

Account No.: 5729

Other: Debtor is current. Debtor shall continue to pay regular monthly payments through the plan

Real Property

- Principal Residence  
 Other Real Property

Check one below for Real Property:

- Escrow is included in the regular payments  
 The debtor(s) will pay  taxes  insurance directly

Address of Collateral:

54273 310th St.  
Deere Creek, MN 56527

Personal Property/Vehicle

Description of Collateral:

**B. VALUATION OF COLLATERAL:**  NONE

IF YOU ARE A SECURED CREDITOR LISTED BELOW, THE PLAN SEEKS TO VALUE THE COLLATERAL SECURING YOUR CLAIM IN THE AMOUNT INDICATED. A SEPARATE MOTION WILL ALSO BE SERVED UPON YOU PURSUANT TO BR 7004 AND LR 3015-1.

1. REAL PROPERTY:  NONE

2. VEHICLES(S):  NONE

3. PERSONAL PROPERTY:  NONE

**C. LIEN AVOIDANCE**  NONE

**D. SURRENDER OF COLLATERAL:** Secured claims filed by any creditor granted stay relief in this section shall not receive a distribution from the Chapter 13 Trustee.

NONE

**E. DIRECT PAYMENTS SECURED CLAIMS:**

NONE

The debtor(s) elect to make current payments directly to each secured creditor listed below. Nothing herein is intended to terminate or abrogate the debtor(s)' state law contract rights.

Name of Creditor	Last 4 Digits of Account No.	Description of Collateral (Address, Vehicle, etc.)
Wadena State Bank	5729	54273 310th St. Deer Creek, MN 56527

1.

**IV. TREATMENT OF FEES AND PRIORITY CLAIMS** [as defined in 11 U.S.C. §507 and 11 U.S.C. § 1322(a)(4)]

**A. ADMINISTRATIVE FEES OTHER THAN DEBTORS(S)' ATTORNEY'S FEE:**  NONE

**B. PRIORITY TAX CLAIMS:**  NONE

Total Due:	\$3,597.28	Total Payment	\$0.00
Payable	\$0.00	/month	

**C. DOMESTIC SUPPORT OBLIGATION(S):**  NONE  CURRENT AND PAID OUTSIDE

1. Name of Creditor: Monica Lindquist

Payment Address: 104 Edgewood Street, Apt. 22 New York Mills MN 56567

Total Due: \$10,000.00

Payable \$0.00 /month

Regular Payment (if applicable) \$0.00 /month

**D. OTHER:**  NONE

**V. TREATMENT OF UNSECURED NONPRIORITY CREDITORS**

**A. Pay** \$0.00 /month

Pro rata dividend will be calculated by the Trustee upon review of filed claims after bar date.

If checked, the Debtor(s) will amend/modify to pay 100% to all allowed unsecured nonpriority claims.

**C. SEPARATELY CLASSIFIED:**  NONE

\*Debtor(s) certify the separate classification(s) of the claim(s) listed above will not prejudice other unsecured nonpriority creditors pursuant to 11 U.S.C. § 1322.

**VI. EXECUTORY CONTRACTS AND UNEXPIRED LEASES:** Secured claims filed by any creditor/lessor granted stay relief in this section shall not receive a distribution from the Chapter 13 Trustee.

NONE

Unless provided for under a separate section, the debtor(s) request that upon confirmation of this plan, the automatic stay be terminated in rem as to the debtor(s) and in rem and in personam as to any codebtor(s) as to these creditors/lessors. Nothing herein is intended to terminate or abrogate the debtor(s)' state law contract rights.

Name of Creditor	Collateral	Acct. No.	Assume/Reject
G & L Enterprises of Hurley LLC 1. = Lessee	Lease of building in Hurley, WI		<input checked="" type="checkbox"/> Assume <input type="checkbox"/> Reject

**VII. INCOME TAX RETURNS AND REFUNDS:**  NONE

Debtor(s) will not provide tax returns unless requested by any interested party pursuant to 11 U.S.C. § 521.

The debtor(s) is hereby advised that the chapter 13 trustee has requested that the debtor(s) comply with 521(f) 1-4 on an annual basis during the pendency of this case. The debtor(s) will not provide tax returns unless requested by any interested party pursuant to 11 USC 521. If returns are requested, the debtor(s) hereby acknowledge that the deadline for providing the Trustee with their filed tax returns is on or before May 15 of each year the case pending.

**VIII. NON-STANDARD PLAN PROVISIONS:**  NONE

Nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in the Local Form or deviating from it. Nonstandard provisions set out elsewhere in this plan are void.

Unsecured creditors to be paid in part from the sale of real property, namely, home/commercial property in Hurley WI and 40 acre vacant land parcel in MN. Estimated proceeds to apply to debt = \$45,850. Remaining balance of approximately \$16,600 to be paid through plan payments.

Mortgage Modification Mediation

#### **PROPERTY OF THE ESTATE WILL VEST IN THE DEBTOR(S) UPON PLAN CONFIRMATION.**

I declare that the foregoing chapter 13 plan is true and correct under penalty of perjury.

Debtor

Craig Lindquist

Date

Joint Debtor

Date

Attorney with permission to sign on  
Debtor(s)' behalf

Date

**By filing this document, the Attorney for Debtor(s) or Debtor(s), if not represented by counsel, certifies that the wording and order of the provisions in this Chapter 13 plan are identical to those contained in Local Form Chapter 13 Plan and the plan contains no nonstandard provisions other than those set out in paragraph VIII.**

Debtor(s): \_\_\_\_\_ Case number: \_\_\_\_\_

**PROPERTY OF THE ESTATE WILL VEST IN THE DEBTOR(S) UPON PLAN CONFIRMATION.**

I declare that the foregoing chapter 13 plan is true and correct under penalty of perjury.

 Debtor

7-2-2020  
Date

### Joint Debtor

Date

Attorney with permission to sign on  
Debtor(s)' behalf

Date

**By filing this document, the Attorney for Debtor(s) or Debtor(s), if not represented by counsel, certifies that the wording and order of the provisions in this Chapter 13 plan are identical to those contained in Local Form Chapter 13 Plan and the plan contains no nonstandard provisions other than those set out in paragraph VIII.**